

REMARKS

Claims 1-18 were previously pending, of which claims 1-5, 10, and 16-18 have been cancelled and claims 19-36 have been added. Claims 6-9, 11-15, and 19-36 are presently pending. An early indication of allowance is respectfully requested. A marked-up version of the amendments have been attached pursuant to CFR § 1.121. Applicant notes with appreciation the in-person interview afforded by the Examiner.

Objections To The Drawings

The Examiner has objected to the drawings for having a reference numeral, specifically reference numeral 256 (Fig. 7), that is not mentioned in the written description. Applicant directs the Examiner's attention to pg. 29, lines 16-17 of the written description as originally filed where that reference numeral and corresponding method step is described. Applicant respectfully requests that this objection be removed.

Use of Logos

Logos are used in the claims to limit the claims in a functional since.

Rejections Under 35 U.S.C. § 102

Claims 1-4, 9, and 13-17 stand rejected as being anticipated by U.S. Patent No. 6,014,650 to Zampese. This rejection is respectfully traversed. It is noted that Figs. 1 and 2 of Zampese do not conform to the written specification of Zampese, and further reference will be made only to the Zampese written specification.

Claim 13 as herein amended is not anticipated by Zampese. Zampese describes a purchase management system (PMS) for an e-commerce merchant. A purchaser is provided with an ordered series of secret transaction codes in addition to an account identifier. (col. 2, lines 1-3). Each of the series of transactions codes is only used once, and must be used in a predefined order. (col. 5, lines 3-10). This is "different from assigning a single personal identification number (PIN) or password." (col. 4, lines 53-56). The account maintained at the PMS can be

described as a debit account, in that it includes a deposit amount provided by the user, and once the deposit amount has been depleted, no more transactions can occur. (col. 5, lines 15-25).

Zampese is similar in some respects to U.S. Patent No. 5,903,878 to Talati. Talati validates e-commerce transaction by using a "unique transaction identifier (UTID) associated with the specific transaction request." (col. 4, lines 53-54). The UTID is "uniquely associated with the transaction." (col. 5, line 61). The UTID is provided to the merchant by the client. (col. 3, lines 23-25).

Rejections Under 35 U.S.C. § 103

Claims 5-8, 10-12 and 18 stand rejected as being obvious in light of Zampese and either U.S. Patent No. 6,233,565 to Lewis et al., U.S. Patent No. 5,909,492 to Payne et al., or U.S. Patent No. 6,029,141 to Bezos et al. This rejection is respectfully traversed.

The Examiner has stated that "Although Bezos et al. do not expressly disclose the authorization form including a greeting phrase previously provided by the customer to the database. The greeting phrase being displayed on the authorization form does not patentably distinguish the claimed system." (Office Action at pg. 8). Referring to Fig. 10c of Bezos et al., the window illustrated therein shows nothing that would provide the customer any assurance that he/she is communicating with anyone other than the merchant (Amazon.com in this example). For merchants less famous than Amazon.com, many customers may be reluctant to provide their signature phrase, and the transaction may not be completed. Thus, the system of claim 11 provides a unique and patentably distinct improvement over the prior art.

Claim 12 further recites that the authorization form includes a logo identifying the merchant. Seeing a combination of both the authorizing entity (Central Airlines Visa) and the merchant (Bookstore Website) can be very comforting to customers, so that they are more likely to perceive that they are dealing with a legitimate and reputable merchant.

Independent Claims 22 and 28

Applicant notes with appreciation the initial indication of allowance of claim 22. The Examiner indicated that further search may be required. Applicant also submits that claim 28 is

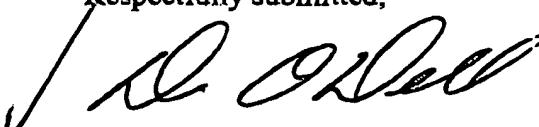
in condition for allowance.

Conclusion

An early formal notice of allowance of claims 6-9, 11-15, and 19-36 is requested.

Permission is granted to use Deposit Account No. 08-1394 if required.

Respectfully submitted,



David M. O'Dell

Registration No. 42,044

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HAYNES AND BOONE, LLP
Attorney Docket No. 26796.2
901 Main Street, Suite 3100
Dallas, Texas 75202-3789
Telephone: 214/651-5262
Facsimile: 214/651-5940
D-1022618.1

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No.	(703) 746-7240
By:	David O'Dell 
Date:	6-14-02

Redlined Version of Claim Amendments**In the Claims**

6. (Amended) The [system] method of claim [1] 13 wherein the authorization form includes a transformation system to transform the signature phrase at the customer, and wherein the interface receives the second account number and the second signature phrase in a transformed format.
7. (Amended) The [system] method of claim [1] 13 further comprising: [means for] creating a transaction certificate to memorialize a successful authorization.
8. (Amended) The [system] method of claim 7 wherein the transaction certificate may be provided to the merchant to indicate successful authorization.
9. (Amended) The [system] method of claim [1] 13 wherein the [interface is through a] authorization form is provided to the customer through a network interface.
11. (Amended) The [system] method of claim [10] 13 wherein the authorization form includes a [greeting phrase] customer-specific indicator previously provided by the customer to the [database] entity, the customer-specific indicator being independent of the merchant.
12. (Amended) The [system] method of claim [10] 13 wherein the authorization form includes a logo identifying the merchant.
13. (Amended) A method for authorizing [a transaction] transactions between a customer that is authorized to use an account and an e-commerce merchant, the method comprising:

confirming rights in the account by associating an account code with an account number associated with the account;

establishing a signature phrase for being used in a plurality of transactions;

linking the signature phrase to the account number for use in the [transaction] transactions;

upon indication from the e-commerce merchant that a transaction has initiated, providing an authorization form to the customer, the authorization form being from an entity separate from the e-commerce merchant;

receiving the signature phrase from the customer through a customer response to the authorization form; and

extending rights to the account, normally only associated with the account code, to the signature phrase such that the customer can authorize the transaction made on the account using the signature phrase.